



General Assembly

February Session, 2014

***Raised Bill No. 225***

LCO No. 1152



Referred to Committee on BANKS

Introduced by:  
(BA)

***AN ACT CONCERNING CONSUMER REMEDIES AGAINST DEBT BUYERS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 36a-648 of the general statutes is  
2 repealed and the following is substituted in lieu thereof (*Effective from*  
3 *passage and applicable to any claim arising on or after October 1, 2013*):

4 (a) A creditor, as defined in section 36a-645, who uses any abusive,  
5 harassing, fraudulent, deceptive or misleading representation, device  
6 or practice to collect or attempt to collect a debt in violation of section  
7 36a-646 or the regulations adopted pursuant to section 36a-647 with  
8 respect to any person shall be liable to [a person who is harmed by  
9 such conduct] such person in an amount equal to the sum of: (1) Any  
10 actual damages sustained by such person, (2) if such person is an  
11 individual, such additional damages as the court may award, not to  
12 exceed one thousand dollars, and (3) in the case of any successful  
13 action to enforce liability under the provisions of this subsection, the  
14 costs of the action and, in the discretion of the court, a reasonable  
15 attorney's fee.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage and applicable to any claim arising on or after October 1, 2013</i>	36a-648(a)

***Statement of Purpose:***

To clarify that the victim of unfair or abusive debt collection practices does not have to prove explicit harm, provided a violation of the act is proven.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*